

Benefit Criteria

Qualifying Military Service

- War Period Veteran
- WWII – 12/4/1941-12/31/1946
- Korea – 6/27/1950-1/31/1955
- Vietnam – 8/5/1964-5/7/1975 or
“in country” 2/28/1961-8/4/1964
- Gulf War – 8/2/1990-present

Must have served 90 or more days of ACTIVE duty, one day of which was during wartime.

A monthly payment based on financial need – to a low income veteran, widow or child for a non service-connected disability or death.

- Wartime Veteran
- Permanently and Totally Disabled
(Or over 65)
- Less than \$80,000 in assets.
(General Figure)
- Does it realistically appear that the veteran or surviving spouse may outlive their assets?
- A statement by a Physician that the claimant suffers from a condition(s) to such a degree that the claimant has the need for the regular aid and attendance of another person to care and protect them from the hazards and dangerous incidents of their daily environment.
- Inability to attend to the wants of nature; or incapacity, physical or mental, which requires care or assistance on a regular basis to protect the claimant from hazards or dangers incident to his or her daily environment.

2010 Pension Rates

Veteran

Aid and Attendance without dependants:

\$1,645/month \$19,736/year

\$1,959/month \$23,396/year with 1 dependant

Spouse

Aid and Attendance without dependants

\$1,056/month \$12,681/year

Dollar for Dollar offset less annual deductible for medical expenses

Deductible Medical Expenses:

- Continuous monthly expenses
- Includes Medicare, health insurance premiums, and long term care insurance.
- Also: long term care costs such as in-home attendant, assisted living facility, nursing home fees

Example:

Single Veteran
Pension with Aid and Attendance

<u>Annual Income</u>	<u>Annual Medical Expenses</u>
\$16,500 Social Security	\$20,000 Assisted Living
\$12,000 Pension	\$ 1,556 Medicare
	\$ 1,784 Pvt. Insurance
\$28,500 Total Income	\$23,340 Total Medical Expenses

Determining Countable Income

\$28,500 Income
~~-\$23,340~~ Medical Expenses
\$ 5,160 Total Countable Income

Determining Annual Benefit

\$19,736 Maximum Countable Income
~~\$ 5,160~~ Total Countable Income
\$14,576 Annual Benefit

or

\$1,215 Monthly Award for Pension with Aid and Attendance